

FAMILY ALLOWANCES.

MAJOR LEONARD DARWIN.

After listening to what Miss Rathbone has said to us, no one can, I think, deny that family allowances would produce many immediate advantages. It is, however, the ultimate racial advantages of any such reform that we, as a Society, must especially hold in view. There are, no doubt, a number of persons who in the matter of parenthood behave like unreasoning animals; but they need not now be considered by us, because family allowances would not influence them one way or the other. As to nearly all other sections of the community, family allowances would, in my opinion, increase their rate of multiplication, a point on which I regret to find myself at variance with Miss Rathbone. This increase would be due to the knowledge that an additional income would automatically appear at the birth of every additional child, parenthood being thus made to appear less imprudent than at present; and also to the lowering of the death rate, especially in large families, consequent on the better conditions thus produced. As regards the poorest classes this has been denied on two grounds. In the first place it is urged that there are some classes who are rendered so utterly reckless by their surroundings as to make them take no thought as regards the future. But if the improvement of their conditions were in truth to make them less fertile, here would be a case of individuals being made more prudent by the removals of some of the inducement to prudence. I cannot believe that large numbers would be so affected; and in studying racial questions we ought to look mainly to the mass of the people.

The second argument in favour of a belief that family allowances would reduce the rate of multiplication of the slum population runs somewhat as follows. Statistics prove that the better paid classes are nearly always less prolific than are the worse paid; and if family allowances would raise the social conditions of the worst paid strata of society up to the level of those now obtaining in a better paid class, it would, so it is suggested, at the same time reduce their birth rate to that now obtaining in that better paid strata. This argument, however, proves too much; for on the same grounds we ought to anticipate that every class of the community, which would be benefited by family allowances, would be rendered less fertile, an anticipation entertained by no one. The error in this argument is, I suggest, regarding an association as a proof of a cause; and, if so, little weight should be attached to it. To solve the racial problem we are considering we must first ascertain the real causes of the relative infertility of the better paid classes; and then see how those causes would be affected by family allowances. Now we all know that the prudent and foreseeing keep on mounting the social ladder because of these qualities; and this process going on year after year, the better paid classes have come to be more naturally prudent than are the ill paid strata. But if prudential considerations do affect the well paid more than the ill paid, it would

be the well paid who would be most affected by the removal of any of the existing inducements to prudence. In other words, here we find a reason for believing that family allowances would relatively increase the fertility of the more efficient types, and therefore here is a strong eugenic argument in their favour.

As to the other causes of the differences in fertility of the different strata of society, I must do little more than mention them. The day labourer marries at a younger age than does the artizan, and is more fertile in consequence. This is because muscular strength reaches its maximum at an earlier age than does technical skill; and as family allowances would not affect this cause of differentiation, the greater fertility which the poorer class exhibit because of their earlier marriages would not be affected by their introduction.

Then again, riches may have some direct effect in reducing the fertility of the well-to-do; for the richer the bachelor the more quickly may he acquire luxurious habits, habits which might have to be abandoned on marriage. If this really is so, family allowances would produce beneficial results by reducing the loose cash in the well-to-do bachelor's pocket, and thus making him more ready to marry. The poor bachelor would also have less spare cash to spend on luxuries, but would also have less to give up on marriage. Lastly if family allowances would make women less economically dependent on their husbands, and if matrimony would thus be promoted, would not the effect be greater amongst the poor than amongst the rich? In short there are many reasons why we should expect at all times a lower fertility amongst the better paid classes, but none that I can see why we should expect the actual fertility of any considerable section of the community to be actually diminished by family allowance. Is it not, therefore, illogical to appeal to the lower fertility of the better paid as a proof that family allowances would ever lower human fertility?

Thus far I have only been considering the effect of family allowances on the birth rate. The effect on the death rate must also always be considered in regard to eugenic problems. Now family allowances would certainly improve the surroundings and thus reduce the child death rate amongst the poorest classes, as has been the case in France; and as there would be considerably less chance of similar reforms reducing the death rate amongst the well-to-do, we may conclude that the net result would in this respect be to somewhat relatively increase the rate of multiplication of the less desirable. But as this dysgenic result would be due to a reduction in the death rate, a result we are always bound to strive for, possibly the only use which should be made of this fact is in order to urge on all those who are promoting family allowance systems, the necessity of accompanying them with eugenic safeguards.

Thus, if we may put aside death rate effects, family allowances seem likely to produce definite racial benefits; because the more efficient strata would thus have their fertility increased more than with the less efficient types. But this assumes that this reform would be applied equally to all classes; and here we have to ask whether this is probable. It will doubtless be urged, with much cogency, that the poorest classes are most in need of allowances for their families, and that the necessary

funds should be drawn from the pockets of the better paid, because they can better afford it. If these views prevailed, family allowance systems would only be introduced in the case of the least efficient types, and their birth rate would be increased in consequence; whilst the necessary increase in taxation on the better paid would decrease their fertility, at all events as an immediate result. The day labourer would have more offspring, and the artizan would have less; this being an effect the opposite to that which is desirable. Family allowance systems, if introduced without regard to racial consequences, might have grievous racial results.

Even if this conclusion be admitted, yet on the other hand it may be urged with truth that, as Miss Rathbone has said, by means of some such system, a hand might be kept by the State on the tiller of maternity. Family allowances, being immediately beneficial, are almost certain to be introduced into this country sooner or later; and the eugenist must consider whether in place of merely opposing this reform, it would not be wiser to endeavour to insure that the tiller of maternity is turned in the right direction. If family allowances were given to all classes so that the allowances received always varied more or less in accordance with the payments made by the parents, and also if as an integral part of the reform effective measures were introduced of such a nature as to decrease the output of such children as would be both an immediate burden on the community and an ultimate damage to the qualities of the nation, then such a reform might prove to be of an enormous benefit to the race. A system of allowances thus safeguarded will, however, never be introduced until it is widely recognised that all men are not born equal, and until our rulers have acquired some elementary knowledge of the laws of natural inheritance. Can we educate the public and our rulers up to that pitch? That is the question.

DISCUSSION.

PROFESSOR MACBRIDE:—Mr. President, ladies and gentlemen, I have listened with very great interest to Miss Eleanor Rathbone's address, and I was very glad of the opportunity of hearing it. I had heard indirectly of her strenuous advocacy of this measure in Lancashire, and I am glad to have heard it fully set forth at the Eugenics Education Society. I am sure that we are all grateful to her for having come here because she knows perfectly well that she is not speaking to an audience all of whom will agree with her, but to one some of whom at any rate are inclined to criticise these proposals rather severely. We of course all listened with very great interest, Sir, to your masterly analysis of the probable effects of these allowances in increasing population at the wrong end.

I want to put forward one or two objections to the whole thing. I ask first, what kind of State is envisaged by these measures? On paper you can imagine an autocratic grandmotherly State composed, I suppose, of archangels who would arrange for the breeding of the proper type of people, giving allowances here, where you desire more manual labourers, perhaps, in one age, and allowances there where you desire more skill in another age. But of course that is absolutely futile. No such grading would ever be carried through in a democratic regime, for everybody has the same vote; so that any idea that the State would so control maternity is futile.

Then I do not agree in quoting either France or Australia as examples of what we should do. We are for several reasons in a totally different position from those countries. The population of Australia is increasing very slowly, so slowly, indeed, that the Australians are filled with apprehension on the subject because they see themselves surrounded by an ever increasing brown population which they are holding at arm's length at present but which they feel will sooner or later break through into that Continent. Unless, therefore, they can by some desperate effort increase their white population, their future is dark indeed. They want babies very badly, and they have lots of room for them and are prepared to pay for them. In France they have roughly the same idea, some of us think mistakenly. We think that it would be far better for Frenchmen if they contented themselves with what they have and took more care of their infants. But they have not recovered from the shock of the Great War, and they still think that they want more children and they are ready to go to almost any length to try to get them. As Miss Rathbone has shown, they are not succeeding in doing so. In both cases, in Australia and in France, the industries which are being subsidised are parasitic on the main industries of the country; in other words, both countries are high Protectionist countries. That means that there is some one industry which is really productive and is supporting the country and that the other industries that are getting special allowances from the State are really helping themselves out of the pockets of that industry. In Australia we know very well what industry that is. It is the occupation of grazing sheep and, to a lesser extent, of growing corn. Those are the things of which there is a surplus. The manufacturers in Australia could not live a single day if the tariffs were abolished and were not maintained in order to exact a tribute from these people who are producing beef and wheat. It is out of that tribute that the family allowances are paid. In France of course it is the same. The main business in France is that of the small peasant farmer, than whom there is no harder working man in the world. He is a man who learned long ago to limit his family in accordance with his means and who refuses all temptation to increase his family beyond what he knows his means will support. That man is being taxed to support industries surrounded by a Protectionist wall which would not be able to maintain themselves if that wall was thrown down.

It is quite obvious that we are in a totally different position. If, for instance, we take the great staple Lancashire industry, the export of cotton, I read to-day that the working hours have been raised to thirty-nine in a week and that that is supposed to show a great return to prosperity. Normally the hours would be forty-eight a week. The mills are working short time, and it is with the utmost difficulty that mill-owners have been able to make a profit at all, indeed many mills are being closed. On the top of that we are asked to tax these people to the bone in order to provide what is called a higher standard of life for certain children. Those are our great objections; but there are others. Are we a nation of self-supporting people or not? Why should John Smith be taxed to support the children of William Brown? How on earth are you ever to teach people foresight and prudence if they are always to be relieved from the consequences of their own folly. It is a

pity that the children should suffer for their parents; but are you to do away with the family altogether? Ultimately, it seems to me, that is what Miss Rathbone is aiming at, because I could imagine nothing more destructive of the family than to make each member of the family economically independent of all the others—and nothing would seem to me to lead more directly to anarchy than that. So long as the family exists you will certainly have the children of the careless parents less well looked after than those of the prudent.

And then, again, out of whose pockets is the fund to come if it is not going to come out of the pockets of the people outside the industry? If it is to come out of the industry itself, it must come out of the pockets of what we may call the young journeymen, the bachelor workmen. Will they submit to it? Of course they will not. They will say that they are paid not on the question of whether they are married and have children or are single, that that is their own look out, but that they are paid for their product and are free and independent people who have the right to demand any price they like for their product. This is a just idea, but it seems to me that the State is not bound to support them if they do not get the price which they ask. If you abandon that principle you inevitably create a socialistic State. You may think that a socialistic State would be an improvement, but what I have seen of it leads me to the exactly contrary opinion. It would, as the present Prime Minister said, lead to a state of misery of which the workers have no conception, and he laid it down as the policy of the new Government which is taking office that under no circumstances would it endeavour to control the industries of the country and that it would leave every man the freedom to fight his own battles.

There is one way and one way only to reduce misery, and that is to reduce the population. I was amazed at Professor Bowley's figures being quoted. We are as a matter of fact increasing by 300,000 a year, and no juggling with figures will get out of that 300,000 a year, even though Prof. Bowley on the ground of very doubtful statistics predicts that in fifty years the deaths will balance the births. Mussolini, as I read in to-night's paper, admits that the population of Italy is increasing by 440,000 a year, and he has stated that there are only three paths open to Italy. He is not going to advocate birth control. One path is war, one is emigration, and the third is new outlets for industry. If we are increasing by 300,000 a year, how on earth can the standard of living be kept from being lowered? It must be lowered and will be lowered. If you teach the women of the poorer classes how to limit their families, and they are praying and beseeching for that knowledge and they are willing to do anything to get it, then we shall have the population reduced to a limit we can support, and the individual worker will produce far more because he will do as he does in America and make much greater use of machinery, and everybody will be better off.

SIR LAWRENCE JONES:—The subject as stated on the card is "Family Endowment in its bearings on the question of population." We have listened to a long and most interesting exposé of the theoretical advantages of a theoretical scheme, but not once in the lecture was it mentioned that we are dealing at the present day with an excessive population. A million of the workers in the insured trades are out of work to-day, and there must be at least one million more unemployed in the uninsured trades of the country, and we are in a state of the most critical danger. I think that we can take no risk whatever in this matter. Anything that will increase our population, especially at the bottom, is fraught with danger. Family endowment goes on at this day. May I give you a little personal experience. In a conversation I had the other day with a casual labourer he exposed for my consideration his family budget. I said to him, "Have you ever in your life before this earned £3 15s. in one week?" He grinned and said, "No, Sir." "Now tell me, is there any reason why you should ever do another day's work? All you have to do is to go on producing the annual baby, and never do a stroke of work as long as your family continues." He entirely agreed. He saw no reason whatever why he should ever do another day's work. I sympathised with him very much indeed. I said to him, "There is only one other question I want to ask you. Why, with your family around you, do you not go and live in Poplar? With your family you would draw between £5 and £6 a week in Poplar, and you would be quite a rich man." He said "Yes, I know that." I said, "Why do not you go to Poplar?" He said, "I cannot get in, Poplar is full." That is my point. Poplar is full. In Poplar to-day the rates are 23s. in the £. Will anybody consider what that means in the way of checking

the fertility of the smaller tradesmen and the better class people. Another thing that occurred to me is this, and this also I quote from my own personal experience. There would be a very great danger of an influx of people from, say, South Africa and other Colonies where there is no lavish provision for family endowment, into this country, in order to get the benefit of the family endowments. You would have emigrants going out, and then the failures coming back with their large families.

Perhaps these are rather depressing remarks; but I always think that a little personal experience sometimes clears up points which are apt to be rather lost sight of in abstract calculations.

MR. FISHER :—I fancy that the last speaker has inadvertently done something to allay your own fears, Sir, as to whether Miss Rathbone's scheme might possibly increase the rate of production of children of the very lowest class; for, by the example which he gave, he showed that to the very lowest class at the present time we give every inducement to the production of children, and the production of children is presumably as high as economic inducement can render it. In fact what we really have to consider in the eugenic question, that is the question of the differential birth-rate between classes, is whether the upper classes, the middle classes and the artisans are likely to be more responsive to a financial stimulus than the lowest classes, the unskilled labourers and the semi-unemployed class which constitute the lowest 10 or 20 per cent. of the population. How responsive to economic stimulus or economic pressure have those classes shown themselves to be in the past? What is the history of the birth-rate in the different classes in this country? We have a very well known record. The birth rate of the upper classes, the professional classes, and the skilled artisans has fallen rapidly. The birth-rate in the lowest class of all has, I believe, fallen, but has fallen slowly. I think that it is universally admitted that that fall is principally, if not wholly, a response to economic pressure, that is to say it is the economic motive of family limitation that is primarily responsible for a fall in the birth rate, and that fall in the birth-rate is enormously more marked in the upper and professional and skilled classes than it is in the lowest class is recognised universally. I think that there can be no possible doubt that if it were possible by legislative methods to obviate that economic pressure and that economic motive for family limitation, the classes which would respond most by increasing the number of births would be the highest, most intelligent and most prudent classes, and the classes which would respond least would be the lowest, least intelligent and least prudent classes of which we heard from the last speaker. In fact, it is very difficult to say, until biologists discover how twinning may be induced artificially, how such a gentleman as he described could do more to damage the racial stock than he is now doing.

Apart from the eugenic question, which is the question of the differential reproduction between classes, a great deal of prejudice has been brought into this matter by discussing the question of total population. That is not a eugenic question at all directly. What is the ideal total population for the country is a question which, I think, cannot be answered on eugenic grounds at all. It is really waste of time for a Eugenics Society to wrangle about whether we want more or less people as a whole in this country. But, when that question is brought up with much emotional vehemence and in a way which tends to prejudice the issue of the most valuable schemes which Miss Rathbone has put before us, it is necessary to answer some of the main points which have been made.

It has been declared, and it is frequently declared, that the population of this country is increasing. As a matter of fact, the ground upon which that statement is based is that the annual number of births exceeds the number of deaths by, I think we heard, 300,000 or perhaps a third of a million per annum, or as it is sometimes rhetorically put, one thousand children per day. As a matter of fact the rate at which children are produced in this country is not sufficiently great to balance the death-rate. People have been taking such a one-sided view, shall I say, of the birth-rate question for so long that what I have said sounds almost incredible. The fact was pointed out several years ago by Brownlee, and has since been confirmed by Bowley's work.

Perhaps I can illustrate the slightly paradoxical contrast of the two statements I have made by a very simple illustration. The questions of birth and death rates are in themselves somewhat complicated; but I think that I can give an illustration which gives the main elements of the present situation without some of the complica-

tions. Imagine a people of which the following is a rough resumé of their life story. During infancy 10 per cent. of them die. The remaining 90 per cent. live to the age of twenty and then all of them marry. During the next ten years every married couple produces two and only two children. After the age of thirty they continue to live until finally they fade away between the ages of fifty and a hundred. Very little consideration shows that, though we could not calculate the birth-rate or the death-rate of those people from the data that I have mentioned, it is perfectly obvious that those people are dying out. They are dying out for the reason that every one hundred marriages produces only two hundred children, of whom 10 per cent. die in infancy, and consequently there will be only ninety marriages in the next generation. That, roughly, is the rate at which the people of this country are dying out.

Then how is it that the births exceed the deaths? That depends upon the peculiar age distribution of the people in this country at the present time. Supposing that of these imaginary people of whom I am speaking you were to take a colony of a thousand at the age of twenty and set them on a new island, what will the birth-rate and the death-rate of that colony be? During the first ten years the colony will nearly double its numbers, no deaths will occur except those of infants, the phenomenal rate of increase will be observed by vital statisticians, and those who fear over-population will throw up their hands in horror. We who have been let into the secret of their way of life know that there is no fear that these people will not die out. They are in fact dying out at a known and calculable rate. During the next ten years of the colony's existence the population remains stationary; but at the end of that period it starts to rise again because the new generation are growing up and reproducing. We need not follow the further fluctuations because we recognise the cause of the apparent but spurious increase in the population. The excess in the number of births over the number of deaths is simply due to the eccentric age distribution. We chose our colonists at the age at which they reproduce, and not at the age at which they die. Just the same peculiarity, in less degree characterises the age distribution in Great Britain at present.

At the present time in England the most frequent age of death is, I believe, seventy-five years. The ages of death are very much under-represented in our population, for one very obvious reason. A person seventy-five years of age or more was born in or before 1850. It is very surprising to us ordinary mortals, when we see men of seventy-five, to think that they were born in early Victorian times when the population of this country was only about half what it now is, and when there was an enormous birth-rate and no fear of over-population. The enormous birth-rate, however, did not produce nearly so many births annually as have since occurred. The number of people of seventy-five is small among us, not only because many die before that age but because comparatively few people were being born at the right period of history to be seventy-five at the present time. The whole of the older age groups in this country are under-represented. The number of births rose through the 'fifties, the 'sixties, and the 'seventies and reached its maximum in the year 1903. That was when the men and women of twenty-two were being born. Consequently while the ages of death are enormously under-represented in our present population, the ages of most rapid reproduction are very well, and over-represented. In fact they are very nearly at their maximum. Bowley calculates that the maximum of the women of reproductive age will be reached about 1931, provided that there is no emigration, and it will be reached before then if any considerable number of women of reproductive age emigrate in the meanwhile. Since 1903 the number of births annually has been decreasing, in spite of the fact that the number of women of child-bearing age during that period has increased. From 1931 onwards the number of births annually will be decreased for both reasons; that is to say we may anticipate a further fall in the birth-rate, which has now been falling for a great many years, and a fall after about 1930 in the number of women of child-bearing age. Consequently there is very little room at present for scaremongering about over population in this country. The actual rate at which people are producing children does not balance their death-rate when allowance is made for age, by which I mean, to put it in another way (there are many ways in which the same statement can be made) that if people continue to be born with the same frequency as they now are and continue to die with the same frequency with which they now die, till a steady state is reached, (a steady state which Malthus very concisely represented by a geometrical progression) then the geometrical progression would be a decreasing progression and not an increasing

one; we could calculate on the present birth and death-rates, not the time taken for the population to double itself, but the time taken for it to fall to half its value.

I think that if we bear these considerations in mind we may at any rate set aside as outside the present discussion any scare that this scheme of making direct allowances for the family out of the products of industry will have any undesirable effect upon the total population of the country. We shall probably none of us live to see the birth-rates again balancing the death-rates.

MRS. HUBBACK:—Mr. Chairman, as a new member of the Eugenics Education Society I hesitate to rise; but so many points have been raised in the course of the discussion that it is difficult to refrain. The points that have been made against some such scheme as Miss Rathbone's can roughly be divided into two series, namely, those which centre round the general question of the desirability or otherwise of a rise in population and those which centre round the motives for the restriction or the increase of the birth-rate. I quite agree with the previous speaker and you, Sir, that the question whether this country is now, or is likely to be in the near future, over-populated is a matter too big for us to deal with to-night. Where I disagree even with the last speaker is in that I think that the financial motive for the restriction of the birth-rate is comparatively unimportant, and that we have to look to other motives to account for the very great and growing restriction of the birth-rate in the wealthier classes of the community. I think that we shall find that motive in the less desire on the part of parents to have children. We may deplore that or we may approve it; but the fact remains that once the knowledge of how to limit families comes, once it spreads, you will find women desire to take advantage of that, for reasons other than financial reasons, as much as possible. The mothers want more time and more leisure and a freer life outside their immediate homes. I think that the proof of this can be found in the fact that in our wealthiest classes, where the financial motive cannot be said to prevail, we find the lowest birth-rate. Therefore it appears to me that birth control has come to stay. When that knowledge acts on the whole population the effects of it will increase at an ever-growing rate and it will take far more than a financial inducement to set the clock back in any class of the population.

One more point. You, Mr. Chairman, suggested that our speaker to-night was confusing association with causation when she gave us her view that a rise in the standard of living in the lowest classes of population would result from their receiving family allowances on behalf of their children, and that that would lead to reduction of their birth-rate. I venture to differ from you in that, for this reason. Once the lowest classes get an opportunity of raising their standard of life, once for example, it is possible for the standard of housing to be raised and the amount of leisure to be increased because of the allowance on behalf of infant children, then there will be an opportunity for the other motives to come into play. Then there will be an opportunity for the individual parent to pay more attention to the needs of each individual child, and then the particular class that we are thinking of will realise that under present conditions it is impossible to live a satisfactory life if the family is too large. It is because the object lesson will be given of what a higher standard of living will involve that, even although the additional income comes as a condition of the additional child, in my opinion you will find that the giving of family allowances will not lead, even in the lowest class, to an increase in their present birth rate.

MRS. DRYSDALE:—What we have heard put forward here, is what we have heard during twenty years: "Make the people comfortable first and then they will reduce their birth rate." But I think that the case is not proven. Human beings practically do not value anything except that which they pay for themselves. We always find that when there are better conditions among the working classes and they tend to rise in the social scale, the change has come from their individual efforts. Secondly, when endowments are given, Miss Rathbone tells us, they will be given to the mother. It does not necessarily follow that, should that income be bestowed on the mother of the family, their condition will be improved, because, as in other cases, all sorts of luxuries might be introduced into the home which would have had nothing to do with the care or feeding or betterment of the new life. If the mother is to be set on one side and the father is to be set on the other side, I think you will have taken away the sense of responsibility and the social dignity from the father.

Personally I am not at all in favour of any movement which tends to differentiate the father's and the mother's responsibility in the family.

REPLY.

MISS ELEANOR RATHBONE :—The last speaker said that a mother ought not to receive any allowance for her children or for her own services because a mother's work is a privilege. So is the work of a minister of religion, and so is the work of a doctor who attends to the bodies of his patients. Their work should be a labour of love, it should be a privilege; but nevertheless we pay them for doing it, or, rather, we provide them with the means of livelihood.

Then to the lady who thinks that she knew beforehand that I was a Socialist and that that is why I advocate this, I merely want to put this practical point. If the scheme of family endowment is necessarily Socialistic, how does she account for the fact that in nearly all the Continental countries I have named, where the scheme is spreading like wildfire over the field of industry, it has been introduced by employers with enthusiastic approval. A large group of employers in this country recently were so much impressed by some of the arguments about family endowment that they sent one of their own men over to investigate. They said, "These Family Endowment Society people are propagandists and fanatics. They only mention the good points of the scheme. We want you to find out the criticisms and objections." This man spent three weeks abroad examining the family allowance system in Germany, Belgium, and France, and when he came back he wrote a report and said that during the three weeks he searched everywhere to find the objections and the criticisms of family allowances, but that he had found only one expert, and he was a large employer, who had objections to the scheme on principle and that they were objections of a general nature and that he could not bring forward any sort of proof that it worked unfavourably. Do you think that a scheme would have captured three-fifths of the industry of a practical people like the French in so short a period if it was a wild Socialistic scheme.

Quite clearly I cannot at this late hour go into the detailed effect of family allowances on population.

With regard to your criticisms, Mr. Chairman, I think that the question needs very careful and detailed discussion. Whether the relation between increased prosperity and decreased birth-rate is really a synchronism or whether it is causal is a matter upon which it is clearly very difficult to dogmatise. I think that Mrs. Hubback fairly met the point. She tried to show that really what leads to a decreased birth-rate when you get greater prosperity is that the whole of life is lifted on to a more ordered and rational and pre-arranged basis and that that leads to the limitation of excessive birth-rate.

May I suggest, finally, to those who feel that at any rate the question is worth further study that you will find facilities for the further study of it in the publications of the Family Endowment Society. We publish a considerable number of leaflets and pamphlets in which we try to set forth the case and the facts. I would commend the fact of the actual growth of the system and the experience of employers and employed of the system to those who are inclined to sweep it aside as the mere castle in the air of a few faddists.